

EXHIBIT

1

**ADJUSTABLE RATE NOTE
(LIBOR Index - Rate Caps)**

THIS LOAN IS PAYABLE IN FULL AT MATURITY. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. THIS NOTE LIMITS THE AMOUNT MY INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

55 DOWNING ST, TOWN OF EAST GREENWICH, RI 02818-2223

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$724,500.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is

Option One Mortgage Corporation, a California Corporation

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. Interest will be calculated on the basis of a 12-month year and a 30-day month. I will pay interest at a yearly rate of 6.950%. The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making payments every month.

I will make my monthly payments on the first day of each month beginning on July 01, 2006.

I will make these payments every month, in addition to a final Balloon Payment payable at Maturity as referenced in the attached Balloon Note Addendum, until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on,

June 01, 2036, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at Option One Mortgage Corporation
P.O. BOX 92103 LOS ANGELES, CA 90009-2103

or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Each of my initial monthly payments will be in the amount of U.S. \$4,475.98. This amount may change.

(C) Monthly Payment Changes

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

(D) Application of Payments

Payments received by the Note Holder will be applied in the following order: (i) prepayment charges due under this Note; (ii) amounts payable under paragraph 2 of the Security Instrument (defined below); (iii) interest due under this Note; (iv) principal due under this Note; and (v) late charges due under this Note.

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of June 01, 2008, and on that day every sixth month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six-month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The most recent Index figure available as of the first business day of the month immediately preceding the month in which the Change Date occurs is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding **SIX AND 10/100** percentage point(s) (**6.100%**) to the Current Index. The Note Holder will then round the result of this addition to the next higher one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than **9.950%** or less than **6.950%**. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentage point (1.0%) from the rate of interest I have been paying for the preceding six months. In no event will my interest rate be greater than **12.950%** or less than **6.950%**.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

5. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due, together with accrued interest. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

If I make a partial prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial prepayment may reduce the amount of my monthly payments after the first Change Date following my partial prepayment. However, any reduction due to my partial prepayment may be offset by an interest rate increase.

If within **12 Months** from the date of execution of the Security Instrument I make a full prepayment or a partial prepayment, I will at the same time pay to the Note Holder a prepayment charge if authorized by state law. The prepayment charge will be equal to two percent (2%) of the balance due at date of such pay-off. In no event will such a charge be made if it violates state or federal law.

6. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

7. BORROWER'S FAILURE TO PAY AS REQUIRED**(A) Late Charges for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of **15** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **6.000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default. If I am in default, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all interest that I owe on that amount, together with any other charges that I owe under this Note or the Security Instrument, except as otherwise required by applicable law.

(C) No Waiver by Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(D) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law, whether or not a lawsuit is filed. Those expenses include, for example, reasonable attorneys' fees.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

10. WAIVERS

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

11. SECURED NOTE

In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises that I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.



DAVID W WAGNER

(Seal)
-Borrower



(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[Sign Original Only]

Loan Number: [REDACTED]

Servicing Number: [REDACTED]

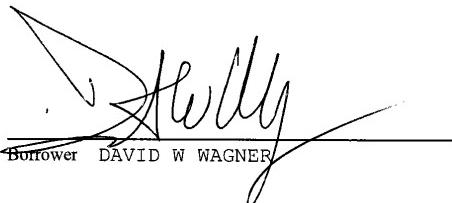
Date: 05/25/06

BALLOON NOTE ADDENDUM

This is a BALLOON LOAN. The term of the loan is 40/30 years. This means that while your monthly payment amount is amortized in accordance with a 40 year loan term, the loan is payable in full in THIRTY (30) years from the date the loan is made. As a result, you will be required to repay the entire remaining principal balance, together with accrued interest, late charges, if any, and all advancements made by the lender under the terms of this loan in THIRTY (30) years from the date on which the loan is made.

The lender has no obligation to refinance this loan at the end of its term. Therefore, you may be required to repay the loan out of other assets you may own, or you may have to find another lender willing to refinance the loan.

Assuming this lender or another lender refinances this loan at maturity, you will probably be charged interest at market rates prevailing at that time which may be considerably higher or lower than the interest rate paid on this loan. You may also have to pay some or all of the closing costs normally associated with the new mortgage loan even if you obtain refinancing from the same lender.



Borrower DAVID W WAGNER

Borrower

Borrower

Borrower

MULTISTATE BALLOON NOTE ADDENDUM

Page 1 of 1

USD5641.wp (05-19-05)

**ALLONGE TO NOTE
(INVESTOR)**

This allonge makes reference to the following Note:

Borrowers: DAVID W WAGNER

Loan #: [REDACTED]

Property Address: 55 DOWNING ST, TOWN OF EAST GREENWICH, RI 02818-2223

Loan Amount: \$724,500.00

Note Date: 05/25/06

Therefore, in reference to the captioned note, the following applies:

Pay to the order of:

Without Recourse

Option One Mortgage Corporation
A California Corporation

By: _____

Jennifer Cabral

Assistant Secretary

EXHIBIT

2

16334 PG 173

WHEN RECORDED MAIL TO:
OPTION ONE MORTGAGE CORPORATION
P.O. BOX 57096
IRVINE, CA 92619-7096
ATTN: RECORDS MANAGEMENT

Loan Number [REDACTED]
Servicing Number [REDACTED]

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **05/25/2006** The mortgagor is
DAVID W WAGNER

whose address is
55 DOWNING ST , EAST GREENWICH, RI 02818-2223
(**"Borrower"**) This Security Instrument is given to

OPTION ONE MORTGAGE CORPORATION, a California Corporation
which is organized and existing under the laws of **CALIFORNIA**
3 Asia, Irvine, CA 92618

and whose address is

(**"Lender"**) Borrower owes Lender the principal sum of
SEVEN HUNDRED TWENTY FOUR THOUSAND FIVE HUNDRED

AND NO/100THs Dollars (U.S. 724500)
This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **06/01/2036**. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument, and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender, with Mortgage Covenants upon the Statutory Condition and with the Statutory Power of Sale, the following described property located in **Kent County, Rhode Island**.

PLATE#1 LOT 453

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART THEREOF

which has the address of **55 DOWNING ST, TOWN OF EAST GREENWICH**

Rhode Island 02818-2223 (**Property Address**) [Street, City]
(**Zip Code**)

TOGETHER WITH all the improvements now or hereafter erected on the property and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

COVENANTS Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest, Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for (a) yearly taxes

RIODE ISLAND Single Family
Page 1 of 3

RISIMJ1 w/p (10-31-02)

Loan Number [REDACTED]

Servicing Number [REDACTED]

Date 05/25/2005 00 | 74

and assessments which may attain priority over this Security Instrument as a lien on the Property, (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender in accordance with the provisions of paragraph 8 in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality or entity (including Lender if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds annually analyzing the escrow account or verifying the Escrow Items unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower without charge an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and in such case, Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 21, Lender shall acquire or sell the Property, Lender prior to the acquisition or sale of the Property shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3 Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first, to any prepayment charges due under the Note, second, to amounts payable under paragraph 2, third to interest due, fourth to principal due, and last to any late charges due under the Note.

4 Charges, Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2 or, if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by or defends against enforcement of the lien in legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender, subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5 Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter created on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval, which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, or applicable law otherwise requires, insurance proceeds shall be applied first to reimburse Lender for costs and expenses incurred in connection with obtaining any such insurance proceeds and then, at Lender's option, in such order and proportion as Lender may determine in its sole and absolute discretion, and regardless of any impairment of security or lack thereof: (i) to the sums secured by this Security Instrument, whether or not then due, and to such components thereof as Lender may determine in its sole and absolute discretion, and/or (ii) to Borrower to pay the costs and expenses of necessary repairs or restoration of the Property to a condition satisfactory to Lender. If Borrower abandons the Property, or does not answer within 30 days, a notice from Lender that the insurance carrier has offered to settle a claim, Lender may collect the insurance proceeds. Lender may, in its sole and absolute discretion, and regardless of any impairment of security or lack thereof, use the proceeds to repair or restore the Property or to pay the sums secured by this Security Instrument, whether or not then due. The 30 day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21, the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

If Borrower obtains earthquake insurance, any other hazard insurance, or any other insurance on the Property and such insurance is not specifically required by Lender, then such insurance shall: (i) name Lender as loss payee thereunder, and (ii) be subject to the provisions of this paragraph 5.

Loan Number [REDACTED]

Servicing Number [REDACTED]

Date 05/25/06

(8) FG 175

6 Occupancy Preservation, Maintenance and Protection of the Property. Borrower's Loan Application, Leaseholds. Borrower acknowledges that the Lender does not desire to make a loan to Borrower secured by this property on the terms contained in the Note unless the property is to be occupied by Borrower as Borrower's primary/secondary residence. Lender makes non owner residence loans of different terms. Borrower promises and assures Lender that Borrower intends to occupy this property as Borrower's primary/secondary residence and that Borrower will so occupy this property as its sole primary/secondary residence within sixty (60) days after the date of the Security Instrument. If Borrower breaches this promise to occupy the property as Borrower's primary/secondary residence, then Lender may invoke any of the following remedies in addition to the remedies provided in the Security Instrument: (1) Declare all sums secured by the Security Instrument due and payable and foreclose the Security Instrument; (2) Decrease the term of the loan and adjust the monthly payments under the Note accordingly, increase the interest rate and adjust the monthly payments under the Note accordingly, or (3) require that the principal balance be reduced to a percentage of either the original purchase price or the appraised value then being offered on non owner occupied loans.

Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate as provided in paragraph 18 by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note including, but not limited to representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

Borrower shall, at Borrower's own expense, appear in and defend any action or proceeding purporting to affect the Property or any portion thereof or Borrower's title thereto, the validity or priority of the lien created by this Security Instrument, or the rights or powers of Lender with respect to this Security Instrument or the Property. All causes of action of Borrower whether accrued before or after the date of this Security Instrument, for damage or injury to the Property or any part thereof or in connection with any transaction financed in whole or in part by the proceeds of the Note or any other note secured by this Security Instrument, by Lender or in connection with or affecting the Property or any part thereof, including causes of action arising in tort or contract and causes of action for fraud or concealment of a material fact are at Lender's option, assigned to Lender, and the proceeds thereof shall be paid directly to Lender who, after deducting therefrom all its expenses, including reasonable attorneys' fees, may apply such proceeds to the sums secured by this Security Instrument or to any deficiency under this Security Instrument or may release any monies so received by it or any part thereof as Lender may elect. Lender may, at its option, appear in and prosecute in its own name any action or proceeding to enforce any such cause of action and may make any compromise or settlement thereof Borrower agrees to execute such further assignments and any other instruments as from time to time may be necessary to effectuate the foregoing provisions and as Lender shall request.

7 Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations) then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7 Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate in effect from time to time and shall be payable with interest, upon notice from Lender to Borrower requesting payment.

8 Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

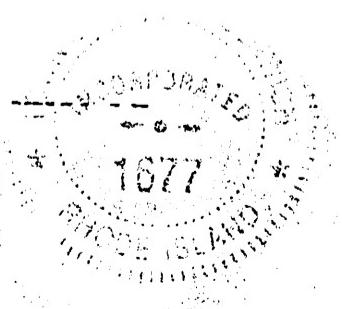
9 Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10 Condemnation. The proceeds of any award or claim for damages direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Lender may apply, use or release the condemnation proceeds in the same manner as provided in paragraph 5 hereof with respect to insurance proceeds.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11 Borrower Not Released, Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of



Loan Number [REDACTED]

Servicing Number [REDACTED]

Date 05/25/06 (834, C1/6)

the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy

12 Successors and Assigns Bound, Joint and Several Liability, Co-signers The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co signs this Security Instrument but does not execute the Note (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument (b) is not personally obligated to pay the sums secured by this Security Instrument and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent

13 Loan Charges If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit, and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14 Notices Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15 Governing Law; Severability This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16 Borrower's Copy Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17 Transfer of the Property or a Beneficial Interest in Borrower If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent Lender may at its option, require immediate payment in full of all sums secured by this Security Instrument. However this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

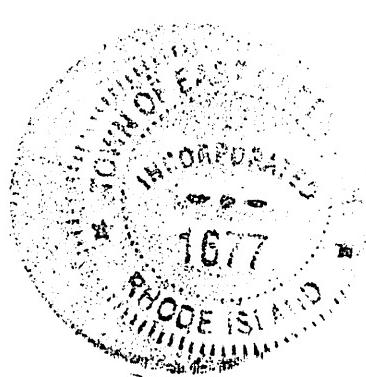
18 Borrower's Right to Reinstate If Borrower meets certain conditions Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument or (b) entry of a judgment enforcing this Security Instrument. Those conditions in that Borrower (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred (b) cures any default of any other covenants or agreements (c) pays all expenses incurred in enforcing this Security Instrument including but not limited to reasonable attorneys' fees and (d) takes such action as Lender may reasonably require to assure that the title of this Security Instrument Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19 Sale of Note; Change of Loan Servicer The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the 'Loan Servicer') that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law. The holder of the Note and this Security Instrument shall be deemed to be the Lender hereunder.

20 Hazardous Substances Borrower shall not cause or permit the presence, use, disposal, storage or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns or is notified by any governmental or regulatory authority that any other remediation of any Hazardous Substance affecting the Property is necessary Borrower shall promptly take all necessary remedial actions in accordance with Environmental law.

Borrower shall be solely responsible for shall indemnify, defend and hold harmless Lender, its directors, officers, employees, attorneys, agents and their respective successors and assigns, from and against any and all claims, demands, causes of action, loss, damage, cost (including actual attorneys' fees and court costs and costs of any required or necessary repair, cleanup or detoxification of the Property and the preparation and implementation of any closure, abatement, containment, remedial or other required plan) expenses and liability directly or indirectly arising out of or attributable to (a) the use, generation, storage, release threatened release, discharge, disposal, abatement or presence of Hazardous Substances on, under or about the Property, (b) the transport to or from the Property of any Hazardous Substances (c) the violation of any Hazardous Substances law and (d) any Hazardous Substances claims.



Loan Number [REDACTED]

Servicing Number [REDACTED]

Date 05/25/06
1831 RC 177

As used in this paragraph 20 "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances gasoline kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde and radioactive materials As used in this paragraph 20 "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health safety or environmental protection

ADDITIONAL COVENANTS Borrower and Lender further covenant and agree as follows

21 Acceleration, Remedies If any installment under the Note or notes secured hereby is not paid when due, or if Borrower should be in default under any provision of this Security Instrument, or if Borrower is in default under any other mortgage or other instrument secured by the Property, all sums secured by this Security Instrument and accrued interest thereon shall at once become due and payable at the option of Lender without prior notice except as otherwise required by applicable law, and regardless of any prior forbearance. In such event, Lender, at its option, and subject to applicable law may then or thereafter invoke the STATUTORY POWER OF SALE and/or any other remedies or take any other actions permitted by applicable law. Lender will collect all expenses incurred in pursuing the remedies described in this Paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the STATUTORY POWER OF SALE, Lender shall mail a copy of a notice of sale to Borrower as provided in paragraph 14. Lender shall publish the notice of sale and the Property shall be sold in the manner prescribed by applicable law. Lender or its designee may purchase the Property at any sale. The proceeds of the sale shall be applied in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

22 Release Upon payment of all sums secured by this Security Instrument, Lender shall release this property without warranty to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs. Lender may charge such person or persons a fee for releasing the Property for services rendered if the charging of the fee is permitted under applicable law.

23 Waiver of Homestead If Borrower hereinafter acquires an estate of homestead in the Property, Borrower hereby agrees that such homestead estate is waived to the extent of this Security Instrument and the amount due under the Note and to the extent of all renewals, extensions and modifications of this Security Instrument or the Note, and that said homestead estate is subject to all of the rights of Lender under this Security Instrument and the Note and all renewals, extensions and modifications of this Security Instrument and the Note and is subordinate to the lien evidenced by this Security Instrument and all renewals, extensions and modifications of this Security Instrument. Furthermore, Borrower hereby waives the benefits of any homestead or similar laws or regulations that may otherwise be applicable from time to time.

24 Misrepresentation and Non-disclosure Borrower has made certain written representations and disclosures in order to induce Lender to make the loan evidenced by the Note or notes which this Security Instrument secures, and in the event that Borrower has made any material misrepresentation or failed to disclose any material fact, Lender, at its option and without prior notice or demand, shall have the right to declare the indebtedness secured by this Security Instrument, irrespective of the maturity date specified in the Note or notes secured by this Security Instrument, immediately due and payable.

25 Time is of the Essence Time is of the essence in the performance of each provision of this Security Instrument.
26 Waiver of Statute of Limitations. The pleading of the statute of limitations as a defense to enforcement of this Security Instrument, or any and all obligations referred to herein or secured hereby is hereby waived to the fullest extent permitted by applicable law.

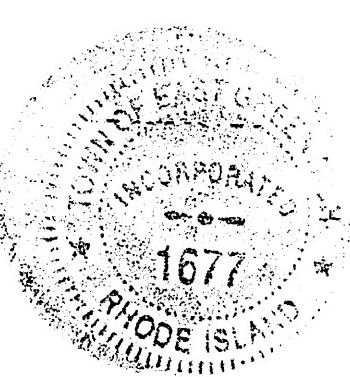
27 Modification This Security Instrument may be modified or amended only by an agreement in writing signed by Borrower and Lender or lawful successors in interest.

28 Reimbursement To the extent permitted by applicable law, Borrower shall reimburse Trustee and Lender for any and all costs, fees and expenses which either may incur, expend or sustain in the execution of the trust created hereunder or in the performance of any act required or permitted hereunder or by law or in equity or otherwise arising out of or in connection with this Security Instrument, the Note, any other note secured by this Security Instrument or any other instrument executed by Borrower in connection with the Note or Security Instrument. To the extent permitted by applicable law, Borrower shall pay to Trustee and Lender their fees in connection with Trustee and Lender including, but not limited to assumption application fees, fees for payoff demands, statements of loan balance, fees for making, transmitting and transporting copies of loan documents, verifications, full or partial lien releases and other documents requested by borrower or necessary for performance of Lender's rights or duties under this Security Instrument, fees arising from a returned or dishonored check, fees to determine whether the Property is occupied, protected, maintained or insured or related purposes, appraisal fees, inspection fees, legal fees, broker fees, insurance and term substitutions, repair expenses, foreclosure fees and costs arising from foreclosure of the Property and protection of the security for this Security Instrument and all other fees and costs of a similar nature not otherwise prohibited by law.

29 Clerical Error In the event Lender at any time discovers that the Note, any other note secured by this Security Instrument, the Security Instrument or any other document or instrument executed in connection with the Security Instrument, Note or notes contains an error that was caused by a clerical mistake, calculation error, computer malfunction, printing error or similar error, Borrower agrees, upon notice from Lender, to execute any documents that are necessary to correct any such error(s). Borrower further agrees that Lender will not be liable to Borrower for any damages incurred by Borrower that are directly or indirectly caused by any such error.

30 Lost, Stolen, Destroyed or Mutilated Security Instrument and Other Documents. In the event of the loss, theft or destruction of the Note, any other note secured by this Security Instrument, the Security Instrument or any other documents or instruments executed in connection with the Security Instrument, Note or notes (collectively, the "Loan Documents"), upon Borrower's receipt of an indemnification executed in favor of Borrower by Lender, or, in the event of the mutilation of any of the Loan Documents, upon Lender's surrender to Borrower of the mutilated Loan Document, Borrower shall execute and deliver to Lender a Loan Document in form and content identical to, and to serve as a replacement of, the lost, stolen, destroyed, or mutilated Loan document, and such replacement shall have the same force and effect as the lost, stolen, destroyed, or mutilated Loan Document, and may be treated for all purposes as the original copy of such Loan Document.

31 Assignment of Rents. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property. Borrower shall have the right to collect and retain the rents of the Property as they become due and payable provided Lender has not exercised its rights to require immediate payment in full of the sums secured by this Security instrument and Borrower has not abandoned the Property.



Loan Number [REDACTED]

Servicing Number [REDACTED]

1834178
Date 05/25/06

32. **Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument
[Check applicable box(es)]

- Adjustable Rate Rider Condominium Rider 1-4 Family Rider
 No Prepayment Penalty Option Rider Planned Unit Development Rider Occupancy Rider
 Other(s) (specify) Balloon Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it

Witnesses

[Signature] _____ (Seal) _____
Borrower

[Signature] _____ (Seal) _____
Borrower

~~DAVID W. WAGNER~~ _____ (Seal) _____
Borrower _____ (Seal) _____
Borrower

_____ (Seal) _____ (Seal)
Borrower Borrower

STATE OF RHODE ISLAND,

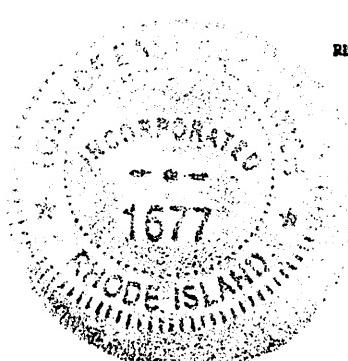
County st. *Lin*

On this 25 day of MAY, 2006, in Providence,
in said County, before me personally appeared

David Wagner each and all to me known and known to me to be
the person(s) executing the foregoing instrument and acknowledged said execution to be *h's* free and
true act and deed

Notary Public

STEPHEN H. MARSELLA
Notary Public State of Rhode Island
My Commission Expires April 17 2009



1834 PG 179

Exhibit A

That lot of land with all the buildings and improvements thereon, situated on the westerly side of Downing Street in the Town of East Greenwich, County of Kent, and State of Rhode Island, laid out and delineated as Lot No 7 (seven) on that plat entitled, "QUEEN'S GRANT SUBDIVISION NO 1 EAST GREENWICH R.I OWNED BY QUEEN'S GRANT DEVELOPMENT CO MARCH 15, 1967 SCALE 1"= 50' CLIFFORD L STEWART REG LAND SURVEYOR", which plat is recorded with the Records of Land Evidence in the Town of East Greenwich as Plat # 193

Subject to restrictions and easements of record



1834 PG 180

Loan Number [REDACTED] Servicing Number [REDACTED] Date 05/25/06

**ADJUSTABLE RATE RIDER
(LIBOR Index - Rate Caps)**

THIS ADJUSTABLE RATE RIDER is made May 25, 2006 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to Option One Mortgage Corporation, a California Corporation (the "Lender") of the same date and covering the property described in the Security Instrument and located at

55 DOWNING ST, TOWN OF EAST GREENWICH, RI 02818-2223
(Property Address)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

ADDITIONAL COVENANTS In addition to the covenants and agreements made in the Security Instrument Borrower and Lender further covenant and agree as follows

The Note provides for an initial interest rate of 6.950%. The Note provides for changes in the interest rate and the monthly payments as follows

4 INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of June 01 2008 and on that day every sixth month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The most recent Index figure available as of the first business day of the month immediately preceding the month in which the Change Date occurs is called the "Current Index".

If the Index is no longer available the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding SIX AND 10/100 percentage point(s) (6.100%) to the Current Index. The Note Holder will then round the result of this addition to the next higher one eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below this rounded amount will

MULTISTATE ADJUSTABLE RATE RIDER LIBOR INDEX - Single Family

Page 1 of 3

USRI0021 (02 23 99)



(831, PG 181

Loan Number [REDACTED] Servicing Number [REDACTED] Date 05/25/06

be my new interest rate until the next Change Date

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 9.950% or less than 6.950%. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentage point (1.0%) from the rate of interest I have been paying for the preceding six months. In no event will my interest rate be greater than 12.950% or less than 6.950%.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Covenant 17 of the Security Instrument is amended to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. Lender also shall not exercise this option if (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee, and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

MULTISTATE ADJUSTABLE RATE RIDER-LIBOR INDEX-Single Family
Page 2 of 3

USRI0022 (02-23-99)



1831 10182

Loan Number: [REDACTED] Servicing Number: [REDACTED] Date: 05/25/06

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this
Adjustable Rate Rider


DAVID W. WAGNER

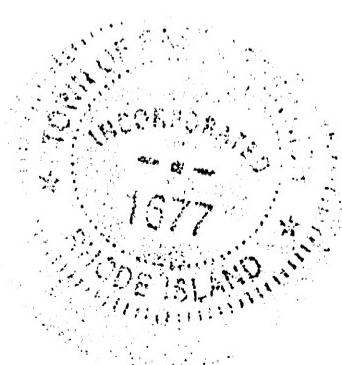
(Seal)

(Seal)

(Seal)

(Seal)

(Seal)



2005 MAY 31 AM 8 53

Recorded in East Greenwich, RI

Loan Number [REDACTED]

Servicing Number [REDACTED]

(834 FG 183
Date 05/25/06

BALLOON RIDER

This is a BALLOON LOAN. The term of the loan is 40/30 years. This means that while your monthly payment amount is amortized in accordance with a 40 year loan term, the loan is payable in full in THIRTY (30) years from the date the loan is made. As a result, you will be required to repay the entire remaining principal balance, together with accrued interest, late charges, if any, and all advancements made by the lender under the terms of this loan in THIRTY (30) years from the date on which the loan is made.

The lender has no obligation to refinance this loan at the end of its term. Therefore, you may be required to repay the loan out of other assets you may own, or you may have to find another lender willing to refinance the loan.

Assuming this lender or another lender refinances this loan at maturity, you will probably be charged interest at market rates prevailing at that time which may be considerably higher or lower than the interest rate paid on this loan. You may also have to pay some or all of the closing costs normally associated with the new mortgage loan even if you obtain refinancing from the same lender.


DAVID M. WAGNER Borrower

-Borrower

Borrower

-Borrower

Borrower

-Borrower

MULTISTATE BALLOON RIDER
Page 1 of 1

USR1091 wp (05-19-05)



EXHIBIT

3

BK 1 | 73 PG | 48

RHODE ISLAND

PREPARED BY SECURITY CONNECTIONS
WHEN RECORDED MAIL TO:
SECURITY CONNECTIONS INC.
240 TECHNOLOGY DRIVE
IDAHO FALLS, ID 83401
PH: (208)528-9895
ATT: TERRILL NIELSON

TOWN OF EAST GREENWICH
Loan.No [REDACTED]

Pool.No [REDACTED]

Space above for recorder's use

Assignment-Interv. -Recorded **ASSIGNMENT OF MORTGAGE OR DEED OF TRUST**

FOR VALUE RECEIVED, SAND CANYON CORPORATION F/K/A OPTION ONE MORTGAGE CORPORATION,

located at 1525 S. BELTLINE RD., COPPELL, TX 75019
does hereby grant, assign, transfer and set over unto DEUTSCHE BANK NATIONAL
TRUST COMPANY, AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2006-OPTS,
ASSET-BACKED CERTIFICATES, SERIES 2006-OPTS

located at 1761 EAST ST. ANDREW PLACE SANTA ANA, CA 92705-4934
its successors
and assigns a certain Mortgage or Deed of Trust dated MAY 25, 2006
executed by DAVID W. WAGNER

as Grantor(s),
and recorded in Volume 834 Page No. 173 Instrument No. 001548
of the Mortgage or Deed of Trust records in the office of the Town Clerk in the
Town of EAST GREENWICH State of Rhode Island on the 31st day of MAY 2006
Time of recording 8:53AM
Property Address: 55 DOWNING ST TOWN OF EAST GREENWIC, RI 02818

[REDACTED]
(NMRI.RI)

Page 1 of 2
[REDACTED]



12 OCT 10 AM 9:23

Recorded in East Greenwich, RI

8K1173 PG 149

Loan.No [REDACTED]

TOGETHER with all rights accrued or to accrue to said MORTGAGE OR DEED OF TRUST.

DATED SEPTEMBER 5, 2012.

SAND CANYON CORPORATION F/K/A OPTION ONE
MORTGAGE CORPORATION

Kyle Jensen
Witness, KYLEE JENSEN

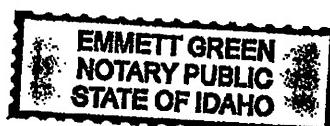
Vickie Sorg
VICKIE SORG
VICE PRESIDENT

Cristina Huitron
Witness, CRISTINA HUITRON

STATE OF IDAHO)
COUNTY OF BONNEVILLE) ss

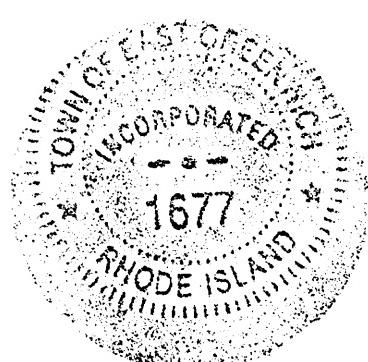
On SEPTEMBER 5, 2012, before me, the undersigned, a Notary Public in and for said County and State, personally appeared VICKIE SORG known to me to be the person who executed the within instrument as the VICE PRESIDENT, and known to me to be the person who executed the within instrument as the President of the Corporation that executed the within instrument and acknowledged to me that the Corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors. WITNESS my hand and official seal.

Emmett Green
EMMETT GREEN (COMMISSION EXP. 05-31-18)
NOTARY PUBLIC



(NMRI.RI.2)

Page 2 of 2



EXHIBIT

4

RFS After Hrg Page 1 of 1
**UNITED STATES BANKRUPTCY COURT
DISTRICT OF RHODE ISLAND**

In Re: David W. Wagner

BK No. 1:18-bk-10071

Debtor(s)

Chapter 7

***ORDER GRANTING MOTION FOR RELIEF FROM STAY,
(this relates to Document # 16)***

The Court, having considered the Motion for Relief from the Automatic Stay, (Doc. # 16); filed by Deutsche Bank National Trust Company ; and after hearing,

IT IS HEREBY ORDERED that for the reasons stated by the Court in its bench decision, are incorporated herein by reference:

(1) Deutsche Bank National Trust Company is granted relief from the automatic stay imposed under 11 U.S.C. § 362 to pursue its legal remedies under applicable non-bankruptcy law with respect to:

55 Downing Street, East Greenwich, RI.

(2) The 14-day stay imposed under Rule 4001(a)(3) of the Federal Rules of Bankruptcy Procedure applies.

So Ordered:

*/s/ Diane Finkle
U.S. Bankruptcy Court Judge*

Date: **3/7/18**

Entered on Docket: **3/7/18**
Document Number: **24 – 16**

109.jsp

EXHIBIT

5

Ocwen
P.O. BOX 9066
TEMECULA, CA 92589-9066



2314108899

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

[REDACTED]

David W Wagner
55 DOWNING ST
E GREENWICH, RI 02818-2223



**PATTERN FOR SECURITY PURPOSES ONLY.
PAGE LEFT INTENTIONALLY BLANK.**



Ocwen Loan Servicing, LLC

WWW.OCWEN.COM
Helping Homeowners is What We Do!™

1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

Toll Free: (800) 746 - 2936

11/03/2016

Sent Via First Class Mail
2314108899

Loan Number: [REDACTED]

David W Wagner
55 DOWNING ST
E GREENWICH, RI 02818-2223

Property Address: 55 Downing St
East Greenwich, RI 02818-2223

NOTICE OF DEFAULT

AVISO IMPORTANTE PARA PERSONAS QUE HABLAN ESPAÑOL:

Esta notificación es de suma importancia. Puede afectar su derecho a continuar viviendo en su casa. Si no entiende su contenido, obtenga una traducción inmediatamente o contáctenos ya que tenemos representantes que hablan español y están disponibles para asistir.

Dear Customer(s),

SPECIAL NOTICE IN THE EVENT YOU HAVE FILED BANKRUPTCY

If you have received an Order of Discharge in a Chapter 7 case filed under the Bankruptcy Code of the United States, this notice is not intended as an attempt to collect any debt from you personally. If you have received an Order of Discharge in a Chapter 11, 12 or 13 bankruptcy case, this notice is not an attempt to collect a pre-petition debt pursuant to a completed and confirmed Bankruptcy Plan. If the foregoing applies to you, this notice is sent to you only as a preliminary step to an "In Rem" foreclosure on the mortgage against the above-referenced property. Provisions may be contained within the mortgage/deed of trust that requires notice prior to foreclosure. As such, this is not an attempt to assert that you have any personal liability for this debt, contrary to any entered Bankruptcy Order of Discharge.

In addition, if you have recently filed a petition under the Bankruptcy Code, this notice has been sent to you because we have not been notified of your bankruptcy case. If the foregoing applies to you, it is **IMPORTANT** that you or your bankruptcy attorney contacts us immediately and provides us with the following information: date and jurisdiction of your filing, your case number and the bankruptcy chapter number under which you have filed.

NMLS # 1852

DEMAND05BKDCM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Mortgage payments on the above referenced account are past due, which has caused a default under the terms of the Mortgage or Deed of Trust. As of **11/03/2016**, the following amounts are past due:

Principal and Interest	\$5,646.00
Interest Arrearage	\$0.00
Escrow	\$3,335.60
Late Charges	\$2,032.56
Insufficient Funds Charges	\$0.00
Fees / Expenses	\$297.74
Suspense Balance (CREDIT)	\$0.00
Interest Reserve Balance (CREDIT)	\$0.00
TOTAL DUE	\$11,311.90

On or before **12/10/2016**, payment may be remitted to us via MoneyGram, bank check, money order or certified funds for the entire total amount past due to the appropriate address listed at the bottom of page four of this notice. Any amount(s) that become due in the interim must also be received.

If the account is not brought current in a timely manner, it may result in our election to exercise our right to foreclose on the property. Upon acceleration, the total obligation will be immediately due and payable without further demand. In foreclosure proceedings, we are entitled to collect the total arrearage in addition to any expenses of foreclosure, including, but not limited to, reasonable attorney's fees and costs. If the loan has already been accelerated and foreclosure proceedings have already begun, we will continue the foreclosure action (if possible). You may have the right to assert in court the non-existence of a default or any other defense to acceleration and foreclosure.

We will work with bankruptcy lawyers, foreclosure defense lawyers, housing counselors and other authorized representatives of our customers. However, we will only release information once written authorization has been obtained, as required by law.

After acceleration of the debt, but prior to foreclosure, the mortgage loan may be reinstated depending on the terms of the note and mortgage, any payments received and/or any relevant prior court order. We encourage you to review the provisions of the note and mortgage. Please be aware that, after acceleration of the debt, there may be expenses and attorney's fees and costs incurred by us to enforce the terms of the mortgage agreement, in addition to the overdue amount on the mortgage. Any payment to reinstate the mortgage loan after acceleration must therefore include an amount sufficient to cover such expenses and fees incurred. Payments received that are less than the amount required to reinstate the mortgage loan will be returned, and will not stop any foreclosure proceedings that have begun. **PRIOR TO SUBMITTING A PAYMENT, PLEASE CALL US TO VERIFY THE EXACT AMOUNT PAST DUE ON THE ACCOUNT.**

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In addition, a HUD counseling agency may be able to provide assistance. To locate the HUD-approved counseling agency, call the HUD Housing Counseling Service at (800) 569-4287 or consult HUD's website at www.HUD.gov.

If you have any questions or concerns please call us toll-free at (800) 746-2936. We are available Monday through Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm and Sunday 9:00 am to 9:00 pm ET.

Failing to contact a housing counselor or attorney may result in the loss of certain opportunities, such as meeting with the lender or participating in mediation in front of a neutral third party.

Attention Servicemembers and Dependents: Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember, may be entitled to certain legal protections under the federal Servicemembers Civil Relief Act (50 U.S.C. App. §§ 501-597b) ("SCRA") regarding the servicemember's interest rate and foreclosure protections. SCRA and certain state laws provide important protections for you. If you are currently in the military service, or have been within the last twelve (12) months, please notify Ocwen immediately. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>. Military OneSource is the U.S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA, please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website. Homeowner counseling is also available from HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at (800) 746-2936 if you have questions about your rights under SCRA.

To remedy this situation, we want to assist in trying to reach that goal. Ocwen would like to present some of the alternatives that might be available regarding the delinquent mortgage loan. While our primary objective is the collection of past due amounts on the loan, we want to work to find the best available alternative to bring the mortgage loan obligation current.

Vishal Dave has been assigned as your relationship manager and will be your designated representative for resolution inquiries and submission of documents.

Sincerely,
Loan Servicing
Toll Free Phone: (800) 746-2936

ADDRESS WRITTEN CORRESPONDENCE TO:
Ocwen Loan Servicing, LLC
Attention: Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736

NMLS # 1852

DEMAND05BKDCM

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PAYMENT REMITTANCE INFORMATION**(Always include loan number 7141145115 with any payment)**

Certified Payment Methods

Western Union

Code City: OCWEN
State: Florida
Reference: Loan number [REDACTED]
Agent Locator: (800) 225-5227

MoneyGram

Receiver Code: 2355
Payable to: Ocwen Loan Servicing, LLC
City, State: Orlando, Florida
Reference: Loan number [REDACTED]
Agent locator: (800) 926-9400

Mail a Money Order/Certified Check

For regular mail:
Ocwen Loan Servicing, LLC
P.O. Box 660264
Dallas, TX 75266-0264
For Overnight/Certified mail:
Ocwen Loan Servicing, LLC
Box # 660264
1010 W. Mockingbird Lane, Suite 100
Dallas, TX 75247

Bank Wire

Bank: Wells Fargo Bank, NA
ABA: 121000248
Account Number: 4124823352
Account Name: Ocwen Loan Servicing, LLC
Reference: Loan number [REDACTED] and
Property Address and Borrower Name
Email: wire details to Transferfunds@ocwen.com

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DEMAND05BKDCM

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EXHIBIT

6

Payment Reconciliation History

OCWEN
MSX-PMRC

OCWEN
MSX-PMRC

--Run Date/Time--
05/07/2019 06:49

--Run Date/Time--
05/07/2019 06:49

LOAN#:	INVESTOR#:	POOL#:	DATE PAYMENT DUE:	INTEREST RATE:	PRINCIPAL BAL:	ESCRW BAL:
BORN1: David W Wagner			0.00	0.00	0.00	0.00
PROP: 55 Downing St East Greenwich RI 02818-2223	MAIL: 1200 Reservoir Ave Cranston RI 02920		10/01/2016	4.28485	0.00	0.00
BORN2:						
Check/ Ref. Number	Date Payment Due	Date Received	date Assessed/ Transaction Description	date Applied/ Assessed	Amount Principal Application	Fees/ Interest Application
					Optional Products	Suspense Application
					Principal Balance	Escrow Balance
					Suspense Description	Suspense Balance
12/01/2012	02/04/2013		beginning balance	0.00	0.00	-148.55
			Loan Disbursement	-700,056.48	699,909.93	0.00
03/01/2013	04/02/2013		Escrow Account Adjustment	-1,075.14	0.00	0.00
			Late Charge Assessment	-269.51	0.00	0.00
03/20/2013	04/02/2013		Property Inspection Fee	-10.50	0.00	-10.50
12/01/2012	04/02/2013		Regular Multiple/Reinstatement	5,780.32	438.21	1,288.46
01/01/2013	04/02/2013		Regular Multiple/Reinstatement	5,780.32	440.75	4,051.11
02/01/2013	04/02/2013		Regular Multiple/Reinstatement	5,780.32	443.31	4,048.55
03/01/2013	04/02/2013		Regular Multiple/Reinstatement	5,780.32	445.87	4,045.99
04/01/2013	04/02/2013		Regular Multiple/Reinstatement	5,780.32	448.46	4,043.40
05/10/2013			Escrow Payment Received	0.68	0.00	0.00
05/01/2013	12/30/2013		Late Charge Assessment	-269.51	0.00	0.00
05/28/2013			Tax Disbursement-EAST GREENWICH	-3,126.60	0.00	-3,126.60
06/10/2013			Certified Mail Cost	-6.53	0.00	0.00
06/10/2013			Certified Mail Cost	-6.53	0.00	0.00
06/13/2013			Property Inspection Fee	-10.50	0.00	0.00
06/01/2013	01/13/2014		Late Charge Assessment	-269.51	0.00	-269.51
07/05/2013			Escrow Refund	-242.97	0.00	0.00
07/05/2013			Property Valuation	-108.00	0.00	-108.00
07/10/2013			Property Inspection Fee	-10.50	0.00	-10.50
07/01/2013	01/13/2014		Late Charge Assessment	-269.51	0.00	-269.51
08/01/2013	01/13/2014		Property Inspection Fee	-10.50	0.00	-10.50
08/26/2013			Tax Disbursement-EAST GREENWICH	-3,221.48	0.00	-3,221.48
09/06/2013			Insurance Disbursement -ANICA	-4,323.00	0.00	-4,323.00
122076	09/09/2013		Forbearance Payment	4,789.83	0.00	0.00
11/01/2013	01/13/2014		Late Charge Assessment	-269.51	0.00	-269.51
09/10/2013			Property Inspection Fee	-10.50	0.00	-10.50
09/01/2013	01/13/2014		Late Charge Assessment	-269.51	0.00	-269.51
11/22/2013			Tax Disbursement-EAST GREENWICH	-3,221.45	0.00	-3,221.45
12/06/2013			Suspense Transfer	-4,789.83	0.00	-4,789.83
12/06/2013			Suspense Transfer	4,789.83	0.00	0.00
11/01/2013	01/13/2014		Property Inspection Fee	-10.50	0.00	-10.50
12/12/2013			Interest on Escrow Account	0.68	0.00	0.00
			Escrow Account Adjustment	-0.68	0.00	-0.68
12/12/2013			Late Charge Assessment	-269.51	0.00	-269.51
12/01/2013	01/13/2014		Forbearance Payment	4,241.59	0.00	0.00
1075	12/30/2013		Attnl Signdge Adjustment	0.00	0.00	0.00
1075	12/30/2013			0.00	0.00	0.00

Payment Reconciliation History

OCWEN

OCWEN
M&Y-BPMC

--Run Date/Time--

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MSX-PHRC--Run Date/Time--
05/07/2019 06:49

Payment Reconciliation History

LOAN#	INVESTOR#	POOL#	DATE PAYMENT DUE :	10/01/2016	INTEREST RATE:	4.28485	PRINCIPAL BAL:	0.00	ESCRW BAL:	0.00			
Ref.	Payment Received Date	Assessed/ Transaction Description	Amount Applied/ Assessed	Principal Application	Interest Application	Escrow Products	Optional Application	Late Charges	Other (See Description)	Suspense Application	Principal Balance	Escrow Balance	Suspense Balance
1516691	06/01/2014 07/03/2014	Payment	4,241.59	517.45	2,305.55	1,418.59	0.00	0.00	0.00	0.00	645,166.01	1,685.77	0.00
1573978	07/01/2014 08/12/2014	Payment	4,241.59	519.30	2,303.70	1,418.59	0.00	0.00	0.00	0.00	644,646.71	3,104.36	0.00
1620369	08/01/2014 09/19/2014	Tax Disbursement-EAST GREENWIC	-3,272.10	0.00	-3,272.10	0.00	0.00	0.00	0.00	0.00	644,646.71	-167.74	0.00
1615617	09/01/2014 10/07/2014	Property Inspection Fee	-13.25	0.00	2,301.85	1,418.59	0.00	0.00	0.00	0.00	644,125.96	1,250.85	0.00
1615617	10/09/2014	Payment	4,241.59	523.02	2,299.98	1,418.59	0.00	0.00	0.00	0.00	643,602.54	2,669.44	0.00
1649082	10/16/2014 10/16/2014	Insurance Disbursement -ATICA	-4,813.00	0.00	-4,813.00	0.00	0.00	0.00	0.00	0.00	643,602.54	-2,143.56	0.00
1657022	11/01/2014 10/21/2014	Property Inspection Fee	13.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	643,602.54	-2,143.56	0.00
1773803	12/01/2014 01/30/2015	Payment	4,241.59	524.88	2,298.12	1,418.59	0.00	0.00	0.00	0.00	643,077.66	-724.97	0.00
1773803	01/01/2015 01/30/2015	Payment	4,241.59	526.76	2,296.24	1,418.59	0.00	0.00	0.00	0.00	642,550.90	693.62	0.00
1773803	02/24/2015	Tax Disbursement-EAST GREENWIC	-3,272.10	0.00	-3,272.10	0.00	0.00	0.00	0.00	0.00	642,550.90	-2,578.48	0.00
1773803	03/24/2015	Interest on Escrow Account	0.47	0.00	0.00	0.47	0.00	0.00	0.00	0.00	642,550.90	-2,578.01	0.00
1773803	04/03/2015	Property Inspection Fee	-13.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	642,022.26	-1,139.73	0.00
1773803	04/18/2015	Certified Mail Cost	-6.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	641,491.73	298.55	0.00
1773803	04/18/2015	Certified Mail Cost	-6.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	641,491.73	298.55	0.00
1773803	04/18/2015	Property Inspection Fee	13.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	641,491.73	-2,973.55	0.00
1773803	04/18/2015	Payment	4,261.28	528.64	2,294.36	1,438.28	0.00	0.00	0.00	0.00	640,059.31	-1,535.27	0.00
1773803	04/18/2015	Payment	4,261.28	530.53	2,292.47	1,438.28	0.00	0.00	0.00	0.00	641,491.73	-2,973.55	0.00
1773803	04/18/2015	Shared Waive Adjustment	30,224.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	641,491.73	298.55	0.00
1773803	04/18/2015	Tax Disbursement-EAST GREENWIC	-3,272.10	0.00	-3,272.10	0.00	0.00	0.00	0.00	0.00	641,491.73	-2,973.55	0.00
1773803	04/18/2015	Certified Mail Cost	-6.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	641,491.73	298.55	0.00
1773803	04/18/2015	Property Inspection Fee	-13.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	641,491.73	-2,973.55	0.00
1773803	04/18/2015	Certified Mail Cost	6.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	641,491.73	-2,973.55	0.00
1773803	04/18/2015	Certified Mail Cost	6.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	641,491.73	-2,973.55	0.00
1773803	04/18/2015	Property Inspection Fee	13.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	641,491.73	-2,973.55	0.00
1773803	04/18/2015	Payment	4,261.28	532.42	2,290.58	1,438.28	0.00	0.00	0.00	0.00	640,059.31	-1,535.27	0.00
1773803	04/18/2015	Payment	4,261.28	534.32	2,288.68	1,438.28	0.00	0.00	0.00	0.00	640,424.99	-96.99	0.00
1773803	04/18/2015	Payment	4,261.28	536.23	2,286.77	1,438.28	0.00	0.00	0.00	0.00	639,488.76	1,341.29	0.00
1773803	04/27/2015	Property Valuation	-100.00	0.00	0.00	0.00	0.00	0.00	-100.00	0.00	0.00	0.00	0.00
1773803	04/29/2015	Property Inspection Fee	-13.25	0.00	0.00	0.00	0.00	0.00	-13.25	0.00	0.00	0.00	0.00
1773803	05/19/2015	Property Valuation	100.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	639,350.52	2,779.57
1773803	05/19/2015	Tax Disbursement-EAST GREENWIC	-3,272.10	0.00	-3,272.10	0.00	0.00	0.00	0.00	0.00	639,350.52	-492.53	0.00
1773803	05/19/2015	Late Charge Assessment	-169.38	0.00	0.00	0.00	0.00	-169.38	0.00	0.00	0.00	0.00	0.00
1773803	05/19/2015	Payment	4,261.28	540.07	2,282.93	1,438.28	0.00	0.00	0.00	0.00	638,810.55	945.75	0.00
1773803	07/27/2015	Property Inspection Fee	-13.25	0.00	0.00	0.00	0.00	0.00	-13.25	0.00	0.00	639,388.76	1,341.29
1773803	08/01/2015	Late Charge Assessment	-169.38	0.00	0.00	0.00	0.00	-169.38	0.00	0.00	0.00	0.00	0.00
1773803	08/19/2015	Certified Mail Cost	-6.53	0.00	0.00	0.00	0.00	0.00	-6.53	0.00	0.00	0.00	0.00
1773803	08/24/2015	Tax Disbursement-EAST GREENWIC	-3,328.24	0.00	-3,328.24	0.00	0.00	0.00	0.00	0.00	638,810.55	-2,382.49	0.00

Payment Reconciliation History

OCWEN
MSX-PMRC

--Run Date/Time--

LOAN#:	INVESTOR#:	POOL#:	DATE PAYMENT DUE:	10/01/2016	INTEREST RATE:	4.28485	PRINCIPAL BAL.:	0.00
BORR#:	BORG#:		MAIL: 1200 Reservoir Ave Cranston RI 02920		MAIL: 1200 Reservoir Ave Cranston RI 02920		ESCROW BAL.:	0.00
Check/ Ref.	Date Number Due	Date Received	Date Assessed/ Transaction Description	Amount Applied/ Assessed	Principal Application	Interest Application	Escrow Application Products	Fees/ Other (See Description)
	08/25/2015		Property Inspection Fee	-13.25	0.00	0.00	0.00	-13.25
	08/31/2015		Insurance Disbursement -NHICA	-5,232.00	0.00	0.00	0.00	0.00
2024931 07/01/2015 09/04/2015	09/22/2015	Payment		4,261.28	541.99	2,813.01	1,438.28	0.00
	09/22/2015		Certified Mail Cost	-6.53	0.00	0.00	0.00	0.00
	09/25/2015		Property Inspection Fee	-13.25	0.00	0.00	0.00	-6.53
2055980 08/01/2015 10/05/2015	10/23/2015	Payment		4,261.28	543.93	2,797.07	1,438.28	0.00
	10/23/2015		Certified Mail Cost	-6.53	0.00	0.00	0.00	-13.25
	10/26/2015		Property Inspection Fee	-13.25	0.00	0.00	0.00	0.00
11/01/2015 05/16/2016	11/23/2015	Late Charge Assessment		-169.38	0.00	0.00	0.00	-169.38
	11/23/2015		Tax Disbursement-EAST GREENWICH	-3,328.22	0.00	0.00	-3,328.22	0.00
2105629 09/01/2015 11/24/2015	11/24/2015	Payment		545.87	4,430.66	2,277.13	1,438.28	0.00
	11/24/2015		Property Inspection Fee	-13.25	0.00	0.00	0.00	-13.25
	11/25/2015		Certified Mail Cost	-6.53	0.00	0.00	0.00	-6.53
12/01/2015 05/16/2016	12/31/2015	Late Charge Assessment		-169.38	0.00	0.00	0.00	-169.38
	12/31/2015		Interest on Escrow Account	0.15	0.00	0.15	0.00	0.00
	01/04/2016		Property Inspection Fee	-13.25	0.00	0.00	0.00	-13.25
	01/13/2016		Title Report Fee	-282.00	0.00	0.00	0.00	-282.00
01/01/2016 05/16/2016	01/29/2016	Late Charge Assessment		-169.38	0.00	0.00	0.00	-169.38
	01/29/2016		Payment Returned	13,613.87	0.00	0.00	0.00	0.00
	02/05/2016		Property Inspection Fee	-13.25	0.00	0.00	0.00	-13.25
02/01/2016 05/16/2016	02/22/2016	Late Charge Assessment		-169.38	0.00	0.00	0.00	-169.38
	02/22/2016		Tax Disbursement-EAST GREENWICH	-3,328.22	0.00	0.00	-3,328.22	0.00
	02/27/2016		Property Inspection Fee	-13.25	0.00	0.00	0.00	-13.25
03/01/2016 05/16/2016	03/16/2016	Late Charge Assessment		-169.38	0.00	0.00	0.00	-169.38
	04/01/2016 05/16/2016	Property Inspection Fee		-13.25	0.00	0.00	0.00	-13.25
	04/01/2016 05/16/2016	Late Charge Assessment		-169.38	0.00	0.00	0.00	-169.38
	05/05/2016		Property Inspection Fee	-13.25	0.00	0.00	0.00	-13.25
05/01/2016 05/16/2016	05/16/2016	Late Charge Assessment		-169.38	0.00	0.00	0.00	-169.38
10/01/2016 05/16/2016	11/01/2016	Regular Multiple/Reinstatement		4,261.28	547.82	2,757.18	1,438.28	0.00
11/01/2016 05/16/2016	12/01/2016	Regular Multiple/Reinstatement		4,261.28	549.78	2,737.22	1,438.28	0.00
12/01/2016 05/16/2016	01/01/2017	Regular Multiple/Reinstatement		4,490.80	551.74	2,717.26	1,667.80	0.00
01/01/2016 05/16/2016	01/01/2017	Regular Multiple/Reinstatement		4,490.80	553.71	2,697.29	1,667.80	0.00
02/01/2016 05/16/2016	02/01/2017	Regular Multiple/Reinstatement		4,490.80	555.69	2,677.31	1,667.80	0.00
03/01/2016 05/16/2016	03/01/2017	Regular Multiple/Reinstatement		4,490.80	557.67	2,655.33	1,667.80	0.00
04/01/2016 05/16/2016	04/01/2017	Regular Multiple/Reinstatement		4,490.80	559.66	2,633.34	1,667.80	0.00
05/01/2016 05/16/2016	05/23/2016	Regular Multiple/Reinstatement		4,490.80	561.66	2,613.34	1,667.80	0.00
	05/23/2016		Tax Disbursement-EAST GREENWICH	-3,328.22	0.00	0.00	-3,328.22	0.00
06/01/2016 08/09/2016	07/01/2016	Late Charge Assessment		-169.38	0.00	0.00	0.00	-169.38
	07/01/2016 09/18/2016	Late Charge Assessment		-169.38	0.00	0.00	0.00	-169.38
	07/29/2016	Property Inspection Fee		-13.25	0.00	0.00	0.00	-13.25
2349304 06/01/2016 08/09/2016	07/29/2016	Payment		6,286.46	563.67	2,259.33	1,667.80	0.00

Payment Reconciliation History

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Payment Reconciliation History										
LOAN#:	INVESTOR#:	POOL#:	DATE PAYMENT DUE :	10/01/2016	INTEREST RATE:	4.28485	PRINCIPAL BAL:	0.00	ESCRW BAL:	0.00
BORR1: David W Wagner										
BORR2:										
PROF: 55 Downing St										
East Greenwich RI 02818-2223										
MALL: 1200 Reservoir Ave										
Cranston Rd 02920										
Date	Check/ Ref. Number	Date Received Due	Date Assessed/ Transaction Received Date	Amount Applied/ Assessed	Principal Application	Interest Application	Escrow Products	Optional Charges	Late Charges	Other (See Description)
05/18/2018			05/18/2018 Tax Disbursement-EAST GREENWICH	-3,603.41	0.00	-3,603.41	0.00	0.00	0.00	0.00
05/30/2018			Investor Billable Exp Payment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
05/30/2018			Investor Billable Exp Payment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
05/30/2018			Investor Billable Exp Payment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
06/05/2018			Selling Officer/Sheriff Cancel	-659.00	0.00	0.00	0.00	0.00	0.00	0.00
06/13/2018			Sale Publication	-1,128.43	0.00	0.00	0.00	0.00	0.00	0.00
07/27/2018			Transaction History Fee	5.00	0.00	0.00	0.00	0.00	5.00	0.00
07/27/2018			Transaction History Fee	-5.00	0.00	0.00	0.00	0.00	-5.00	0.00
07/31/2018			Investor Billable Exp Payment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
08/13/2018			Property Inspection	-14.50	0.00	0.00	0.00	0.00	-14.50	0.00
08/27/2018			Tax Disbursement-EAST GREENWICH	-3,667.94	0.00	0.00	0.00	0.00	0.00	0.00
09/11/2018			Insurance Disbursement - AETICA	-8,179.00	0.00	0.00	0.00	0.00	0.00	0.00
10/30/2018			Investor Billable Exp Payment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11/19/2018			Tax Disbursement-EAST GREENWICH	-3,667.92	0.00	0.00	0.00	0.00	0.00	0.00
11/20/2018			Transaction History Fee	5.00	0.00	0.00	0.00	0.00	5.00	0.00
11/20/2018			Transaction History Fee	-5.00	0.00	0.00	0.00	0.00	-5.00	0.00
11/21/2018			Property Inspection	-14.50	0.00	0.00	0.00	0.00	-14.50	0.00
11/28/2018			Investor Billable Exp Payment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12/20/2018			Property Inspection	-14.50	0.00	0.00	0.00	0.00	-14.50	0.00
12/27/2018			Investor Billable Exp Payment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
01/24/2019			Property Inspection	-14.50	0.00	0.00	0.00	0.00	-14.50	0.00
02/07/2019			Tax Disbursement-EAST GREENWICH	-3,667.92	0.00	0.00	0.00	0.00	0.00	0.00
02/28/2019			Property Inspection	-14.50	0.00	0.00	0.00	0.00	-14.50	0.00
04/02/2019			Property Inspection	-14.50	0.00	0.00	0.00	0.00	-14.50	0.00
04/24/2019			Property Inspection	-14.50	0.00	0.00	0.00	0.00	-14.50	0.00
05/01/2019			Sale Publication	1,128.43	0.00	0.00	0.00	0.00	1,128.43	0.00
05/01/2019			Statutory Mailings	15.78	0.00	0.00	0.00	0.00	15.78	0.00
05/01/2019			Statutory Mailings	60.04	0.00	0.00	0.00	0.00	60.04	0.00
05/01/2019			FC Thru Judgment	948.75	0.00	0.00	0.00	0.00	948.75	0.00
05/01/2019			Title Report Fee	1,721.25	0.00	0.00	0.00	0.00	1,721.25	0.00
05/01/2019			FC Thru Title Searches	517.50	0.00	0.00	0.00	0.00	517.50	0.00
05/01/2019			Property Valuation	85.00	0.00	0.00	0.00	0.00	85.00	0.00
05/01/2019			Statutory Mailings	42.29	0.00	0.00	0.00	0.00	42.29	0.00
05/01/2019			Title Report Fee	218.24	0.00	0.00	0.00	0.00	218.24	0.00
05/01/2019			Title Report Fee	282.00	0.00	0.00	0.00	0.00	282.00	0.00
05/01/2019			Property Inspection Fee	13.25	0.00	0.00	0.00	0.00	13.25	0.00
05/01/2019			Property Inspection Fee	13.25	0.00	0.00	0.00	0.00	13.25	0.00
05/01/2019			Property Inspection Fee	13.25	0.00	0.00	0.00	0.00	13.25	0.00
05/01/2019			Property Inspection Fee	13.25	0.00	0.00	0.00	0.00	13.25	0.00
05/01/2019			Property Inspection Fee	13.25	0.00	0.00	0.00	0.00	13.25	0.00

Payment Reconciliation History

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05/07/2019 06:49

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Detail Transaction History

--Run Date/Time--
05/07/2019 06:49

LOAN#:	INVESTOR#:	POOL#:	NEXT DUE DT:	INTEREST RATE:	PRIN BAL:	ESC BAL:
BORR1:	David W Wagner		10/01/2016	4.28485	.00	.00
BORR2:						
PROP:	55 Downing St East Greenwich RI 02818-2223		MAIL: 1200 Reservoir Ave Cranston RI 02920			
TRANSACTION	TIME	TRN DESCRIPTION	NEXT DUE/REF	REVERSE	PRINCIPAL	BALANCES- ESCROW
EFFDATE					AFTER TRANS.	PRINCIPAL AMOUNT
02/04/2013	23:59:01	NLD Loan Disbursement	NL NewLoan Setup Balances	699,909.93	.00	700,058.48-
02/04/2013	23:59:04	ESA Escrow Balance Adjus	NL NewLoan Setup Balances	699,909.93	1,075.14-	1,075.14-
04/02/2013	23:59:01	RMR Regular Multiple/Rei	01/01/2013	699,471.72	213.32	5,780.32
04/02/2013	23:59:04	RMR Regular Multiple/Rei	02/01/2013	699,030.97	1,501.78	5,780.32
04/02/2013	23:59:07	RMR Regular Multiple/Rei	03/01/2013	698,587.66	2,790.24	5,780.32
04/02/2013	23:59:10	RMR Regular Multiple/Rei	04/01/2013	698,141.79	4,078.70	5,780.32
04/02/2013	23:59:13	RMR Regular Multiple/Rei	05/01/2013	697,693.33	5,367.16	5,780.32
05/10/2013	20:07:12	ESP Escrow Payment	697,693.33	5,367.84	.68	.68
05/28/2013	08:22:00	ETD Tax Escrow Disburse	33	2,239.24	3,128.60-	3,128.60-
07/05/2013	09:35:54	EMD Miscellaneous Escrow	ME MisC Escrow Disbursement	697,693.33	1,996.27	242.97-
08/26/2013	08:56:00	ETD Tax Escrow Disburse	33	1,225.21-	3,221.48-	0.00
09/06/2013	13:36:17	EID Insurance Escrow Dis	50 Hazard Insurance	697,693.33	5,548.21-	4,323.00-
09/09/2013	18:24:41	AFB Forbearance Payment	697,693.33	5,548.21-	4,789.83	.00
11/22/2013	10:08:30	ETD Tax Escrow Disburse	33	8,769.66-	3,221.45-	0.00
12/06/2013	13:02:41	PAF Forbearance Suspense		697,693.33	8,769.66-	4,789.83-
12/06/2013	13:06:27	PAA Suspense Balance Adj		697,693.33	8,769.66-	0.00
12/12/2013	23:59:01	EIN Escrow Interest Post		697,693.33	.68	0.00
12/12/2013	23:59:04	ESA Escrow Balance Adjus		697,693.33	.68-	.68-
12/30/2013	21:34:19	AFB Forbearance Payment		697,693.33	4,241.59	0.00
12/30/2013	21:34:22	PAS AltPlan Suspense Adj		697,693.33	.00	.00
12/30/2013	21:35:17	RSP Regular Spread	06/01/2013	697,242.28	7,487.65-	451.05
12/31/2013	02:17:06	EIN Escrow Interest Post		697,242.28	7,486.98-	.67
01/13/2014	14:08:56	PAA Suspense Balance Adj		697,242.28	7,486.98-	.67
01/13/2014	14:08:59	ESA Escrow Balance Adjus		697,242.28	3,257.55-	0.00
01/13/2014	14:09:02	EXW Expense waive		697,242.28	4,229.43-	3,257.55
01/13/2014	14:09:05	EXW Expense waive		697,242.28	4,229.43-	0.00
01/13/2014	14:09:08	EXW Expense waive		697,242.28	4,229.43-	0.00
01/13/2014	14:09:11	EXW Expense waive		697,242.28	4,229.43-	0.00
01/13/2014	14:09:14	EXW Expense waive		697,242.28	4,229.43-	0.00
01/13/2014	14:09:17	EXW Expense waive		697,242.28	4,229.43-	0.00
01/13/2014	14:09:20	EXW Expense waive		697,242.28	4,229.43-	0.00
01/13/2014	14:09:23	EXW Expense waive		697,242.28	4,229.43-	0.00
01/13/2014	14:09:26	EXW Expense waive		697,242.28	4,229.43-	0.00
01/13/2014	14:09:29	EXW Expense waive		697,242.28	4,229.43-	0.00
01/13/2014	14:09:32	EXW Expense waive		697,242.28	4,229.43-	0.00
01/13/2014	14:09:35	EXW Expense waive		697,242.28	4,229.43-	0.00
01/13/2014	14:09:38	LCL Late Charge Waive		697,242.28	4,229.43-	0.00
01/13/2014	14:09:41	RWS Regular Multiple/Spr	MD Loan Modification Ba1 Adj	696,788.61	2,947.42-	4,038.19
01/13/2014	14:09:44	RWS Regular Multiple/Spr	MD Loan Modification Ba1 Adj	696,332.32	1,665.41-	4,035.57
01/13/2014	14:09:47	RWS Regular Multiple/Spr	MD Loan Modification Ba1 Adj	695,873.38	5,773.87	1,282.01
01/13/2014	14:09:50	RMS Regular Multiple/Spr	MD Loan Modification Ba1 Adj	695,411.79	898.61	4,030.27
01/13/2014	14:09:53	RMS Regular Multiple/Spr	MD Loan Modification Ba1 Adj	694,947.52	5,773.87	1,282.01

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Detail Transaction History

--Run Date/Time--
05/07/2019 06:49

LOAN#	INVESTOR#:	POOL#:	NEXT DUE DT:	INTEREST RATE:	PRIN BAL:	ESC BAL:							
BORR1:	David W Wagner		10/01/2016	4.28485	.00	.00							
BORR2:													
PROP: 55 Downing St East Greenwich RI 02818-2223			MAIL: 1200 Reservoir Ave Cranston RI 02920										
TRANSACTION	EFFDATE	TIME	RV TRN DESCRIPTION	NEXT DUE/REF	REVERSED	PRINCIPAL	BALANCES- ESCROW	TOTAL AMOUNT	INTEREST	APPLIED	ESCROW	SUSPENSE	OTHER
					-	AFTER TRANS.							
01/13/2014	14:09:56	RMS Regular Multiple/Spr MD Loan Modification Ba1 Adj	694,480,.56	3,462.63	5,773.87	466.96	4,024.90	1,282.01	0.00	0.00			
01/13/2014	14:09:59	RMS Regular Multiple/Spr MD Loan Modification Ba1 Adj	694,010,.90	4,744.64	5,773.87	469.66	4,022.20	1,282.01	0.00	0.00			
01/13/2014	14:10:02	RMS Regular Multiple/Spr MD Loan Modification Ba1 Adj	693,338,.52	6,026.65	5,773.87	472.38	4,019.48	1,282.01	0.00	0.00			
01/13/2014	14:10:05	ESA Escrow Balance Adjus MD Loan Modification Ba1 Adj	693,538,.52	1,035.72	4,990.33-	.00	.00	4,990.33-					
01/13/2014	14:10:08	PRA Principal Balance Ad MD Loan Modification Ba1 Adj	647,734.93	1,035.72	45,803.59	45,803.59	.00	.00	.00	0.00			
01/13/2014	14:10:11	SAA Shared Waive Adjustm MD Loan Modification Ba1 Adj	647,734.93	1,035.72	90,960.04-	.00	.00	.00	0.00	90,960.04-			
01/29/2014	18:12:24	RSP Regular/Spread 03/01/2014	647,224.80	2,454.31	4,247.59	510.13	2,312.87	1,418.59	0.00	6.00			
02/24/2014	08:06:18	ETD Tax Escrow Disburse 33	647,224.80	767.14-	3,221.45-	.00	.00	3,221.45-	0.00	0.00			
03/10/2014	19:33:20	RSP Regular/Spread 04/01/2014	646,712.85	651.45	4,252.09	511.95	2,311.05	1,418.59	0.00	10.50			
04/23/2014	17:39:20	R Regular Payment 05/01/2014	646,199.07	2,070.04	4,410.97	513.78	2,309.22	1,418.59	0.00	169.38			
05/15/2014	10:49:51	SAA Shared Waive Adjustm	646,199.07	2,070.04	95.36	.00	.00	.00	0.00	95.36			
05/19/2014	21:59:34	R Regular Payment 06/01/2014	645,683.46	3,488.63	4,241.59	515.61	2,307.39	1,418.59	0.00	0.00			
05/21/2014	08:27:06	ETD Tax Escrow Disburse 33	645,683.46	267.18	3,221.45-	.00	.00	3,221.45-	0.00	0.00			
07/03/2014	20:17:53	R Regular Payment 07/01/2014	645,166.01	1,685.77	4,241.59	517.45	2,305.55	1,418.59	0.00	0.00			
08/12/2014	17:34:09	R Regular Payment 08/01/2014	644,646.71	3,104.36	4,241.59	519.30	2,303.70	1,418.59	0.00	0.00			
08/27/2014	08:37:48	ETD Tax Escrow Disburse 33	644,646.71	167.74-	3,272.10-	.00	0.00	3,272.10-	0.00	0.00			
09/19/2014	17:24:07	R Regular Payment 09/01/2014	644,125.56	1,250.85	4,241.59	521.15	2,301.85	1,418.59	0.00	0.00			
10/07/2014	18:03:34	R Regular Payment 10/01/2014	643,602.54	2,669.44	4,241.59	523.02	2,299.98	1,418.59	0.00	0.00			
10/09/2014	11:40:11	EID Insurance Escrow Dis 50 Hazard Insurance	643,602.54	2,143.56-	4,813.00-	.00	0.00	4,813.00-	0.00	0.00			
10/16/2014	17:49:27	RSP Regular/Spread 11/01/2014	643,077.66	724.97-	4,254.84	524.88	2,298.12	1,418.59	0.00	13.25			
21:56:59	R Regular Payment 12/01/2014	642,550.90	693.62	4,241.59	526.76	2,296.24	1,418.59	0.00	0.00				
11/26/2014	08:21:51	ETD Tax Escrow Disburse 33	642,550.90	2,578.48-	3,272.10-	.00	0.00	3,272.10-	0.00	0.00			
12/31/2014	00:19:32	EIN Escrow Interest Post	642,550.90	2,578.01-	.47	.00	.00	.00	.47	0.00			
01/30/2015	17:27:04	RMS Regular Multiple/Spr 01/01/2015	642,022.26	1,139.73-	4,274.53	528.64	2,294.36	1,438.28	0.00	13.25			
01/30/2015	17:27:07	RMS Regular Multiple/Spr 02/01/2015	641,491.73	298.55	4,261.28	530.53	2,292.47	1,438.28	0.00	0.00			
02/24/2015	13:33:37	SAA Shared Waive Adjustm	641,491.73	298.55	30,224.65	.00	.00	.00	0.00	30,224.65			
02/24/2015	08:15:00	ETD Tax Escrow Disburse 33	641,491.73	2,973.55-	3,272.10-	.00	0.00	3,272.10-	0.00	0.00			
04/18/2015	23:59:01	RMS Regular Multiple/Spr 03/01/2015	640,959.31	1,535.27-	4,294.12	532.42	2,290.58	1,438.28	0.00	32.84			
04/18/2015	23:59:04	RMS Regular Multiple/Spr 04/01/2015	640,424.99	96.99-	4,261.28	534.32	2,288.68	1,438.28	0.00	0.00			
04/18/2015	23:59:07	RMS Regular Multiple/Spr 05/01/2015	639,888.76	1,341.29	4,261.28	536.23	2,286.77	1,438.28	0.00	0.00			
05/19/2015	17:39:39	RSP Regular/Spread 06/01/2015	639,350.62	2,779.57	4,374.53	538.14	2,284.86	1,438.28	0.00	113.25			
05/19/2015	17:40:30	ETD Tax Escrow Disburse 33	639,350.62	492.53-	3,272.10-	.00	0.00	3,272.10-	0.00	0.00			
07/15/2015	17:39:01	RSP Regular/Spread 07/01/2015	638,310.55	945.75	4,261.28	540.07	2,282.93	1,438.28	0.00	0.00			
08/24/2015	09:07:48	ETD Tax Escrow Disburse 33	638,310.55	2,382.49-	3,328.24-	.00	0.00	3,328.24-	0.00	0.00			
08/31/2015	12:14:58	EID Insurance Escrow Dis 50 Hazard Insurance	638,810.55	7,614.49-	5,232.00-	.00	0.00	5,232.00-	0.00	0.00			
09/04/2015	17:24:44	RSP Regular/Spread 08/01/2015	638,268.56	6,176.21-	4,261.28	541.99	2,281.01	1,438.28	0.00	0.00			
10/05/2015	22:41:10	RSP Regular/Spread 09/01/2015	637,724.63	4,737.93-	4,261.28	543.33	2,279.07	1,438.28	0.00	0.00			
11/12/2015	10:10:47	ETD Tax Escrow Disburse 33	637,724.63	8,066.15-	3,328.22-	.00	0.00	3,328.22-	0.00	0.00			
11/24/2015	18:09:01	R Regular Payment 10/01/2015	637,178.76	6,627.87-	4,430.66	545.87	2,277.13	1,438.28	0.00	169.38			
12/31/2015	05:35:04	EIN Escrow Interest Post	637,178.76	6,627.72-	.00	.00	.00	.00	.15	0.00			
01/29/2016	16:53:28	RET Payment Returned 10/01/2015	637,178.76	13,613.87	.00	.00	.00	.00	.00	0.00			
02/22/2016	09:46:18	ETD Tax Escrow Disburse 33	637,178.76	9,935.94-	3,328.22-	.00	0.00	3,328.22-	0.00	0.00			
05/16/2016	23:59:01	RMR Regular Multiple/Spr 11/01/2015	636,630.94	8,517.66-	4,261.28	547.82	2,275.18	1,438.28	0.00	0.00			

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Detail Transaction History

--Run Date/Time--
05/07/2019 06:49

LOAN#:	INVESTOR#:	POOL#:	NEXT DUE DT:	INTEREST RATE:	PRIN BAL:	ESC BAL:
BORR1:	55 Downing St East Greenwich RI 02818-2223					MAIL: 1200 Reservoir Ave Cranston RI 02920
BORR2:						
--TRANSACTION						
EFFDATE	TIME	RV TRN DESCRIPTION	NEXT DUE/REF	REVERSED	PRINCIPAL	BALANCES- ESCROW
05/16/2016	23:59:04	RMR Regular Multiple/Rei 12/01/2015	636,081.16	7,079.38-	4,261.28	549.78
05/16/2016	23:59:07	RMR Regular Multiple/Rei 01/01/2016	635,229.42	5,411.58-	4,490.80	551.74
05/16/2016	23:59:10	RMR Regular Multiple/Rei 02/01/2016	634,975.71	3,743.78-	4,490.80	553.71
05/16/2016	23:59:13	RMR Regular Multiple/Rei 03/01/2016	634,420.02	2,075.98-	4,490.80	555.69
05/16/2016	23:59:16	RMR Regular Multiple/Rei 04/01/2016	633,862.35	408.18-	4,490.80	557.67
05/16/2016	23:59:19	RMR Regular Multiple/Rei 05/01/2016	633,302.69	1,259.62	4,490.80	559.66
05/16/2016	23:59:22	RMR Regular Multiple/Rei 06/01/2016	632,741.03	2,927.42	4,490.80	561.66
05/23/2016	09:42:36	ETD Tax Escrow Disburse# 33	632,741.03	400.80-	.00	.00
08/09/2016	17:17:10	RSP Regular/Spread	632,177.36	1,267.00	6,286.46	563.67
08/23/2016	10:02:02	ETD Tax Escrow Disburse# 33	632,177.36	2,401.93-	3,668.93-	.00
08/31/2016	22:09:00	** RSP Regular/Spread	631,611.68	734.13-	4,490.80	565.68
09/08/2016	15:53:46	CB RSP Regular/Spread	632,177.36	2,401.93-	4,490.80-	565.68-
09/08/2016	15:53:49	RET Payment Returned	632,177.36	2,401.93-	4,490.80	.00
09/18/2016	23:59:01	RSP Regular/Spread	631,611.68	734.13-	4,490.80	565.68
09/20/2016	17:31:04	RSP Regular/Spread	631,043.98	933.67	4,490.80	567.70
09/28/2016	12:27:37	EID Insurance Escrow Dis 50 Hazard Insurance	631,043.98	6,018.00-	.00	6,018.00-
10/03/2016	18:48:42	RSP Regular/Spread	630,474.25	3,416.53-	2,864.52	569.73
10/03/2016	09:52:54	ETD Tax Escrow Disburse# 33	630,474.25	7,085.43-	3,668.90-	.00
11/14/2016	00:17:43	EIN Escrow Interest Post	630,474.25	7,085.37-	.06	.00
12/31/2016	10:31:58	ETD Tax Escrow Disburse# 33	630,474.25	10,754.27-	3,668.90-	.00
01/12/2017	10:21:44	ETD Tax Escrow Disburse# 33	630,474.25	14,423.17-	3,668.90-	.00
01/24/2017	10:51:47	ETD Tax Escrow Disburse# 33	630,474.25	18,026.61-	3,603.44-	.00
08/29/2017	13:08:16	EID Insurance Escrow Dis 50 Hazard Insurance	630,474.25	24,876.61-	6,850.00-	6,850.00-
10/24/2017	18:51:33	LCW Late Charge Waive	630,474.25	24,876.61-	169.38	.00
11/21/2017	10:54:50	ETD Tax Escrow Disburse# 33	630,474.25	28,480.02-	3,603.41-	.00
01/18/2018	14:33:59	EBS Bankruptcy Escrow Ad 99 POC Escrow Shortage Adjustm	630,474.25	39,334.78-	3,667.94-	.00
02/12/2018	10:08:11	ETD Tax Escrow Disburse# 33	630,474.25	32,083.43-	3,603.41-	.00
03/14/2018	15:10:20	EBS Bankruptcy Escrow Ad 99 POC Escrow Shortage Adjustm	630,474.25	32,083.43-	.00	.00
05/18/2018	10:28:33	ETD Tax Escrow Disburse# 33	630,474.25	35,666.84-	3,603.41-	.00
07/27/2018	05:35:00	FEW Fee Waive	630,474.25	35,666.84-	5.00	.00
08/27/2018	10:50:25	ETD Tax Escrow Disburse# 33	630,474.25	39,334.78-	3,667.94-	.00
09/11/2018	15:46:54	EID Insurance Escrow Dis 50 Hazard Insurance	630,474.25	47,533.78-	8,179.00-	.00
11/19/2018	10:37:31	ETD Tax Escrow Disburse# 33	630,474.25	51,291.70-	3,667.92-	.00
11/20/2018	22:38:12	FEW Fee Waive	630,474.25	51,291.70-	5.00	.00
02/07/2019	10:41:48	ETD Tax Escrow Disburse# 33	630,474.25	54,869.62-	3,667.92-	.00
05/01/2019	08:59:57	SAN Shared Appreciation	630,474.25	54,869.62-	60,640.03	.00
05/01/2019	09:00:00	LCW Late Charge Waive	630,474.25	54,869.62-	2,540.70	.00
05/01/2019	09:00:03	EWX Late Charge Waive	630,474.25	54,869.62-	101.50	.00
05/01/2019	09:00:06	EWX Expense Waive	630,474.25	54,869.62-	232.75	.00
05/01/2019	09:00:09	EWX Expense Waive	630,474.25	54,869.62-	500.24	.00
05/01/2019	09:00:12	EWX Expense Waive	630,474.25	54,869.62-	170.00	.00
05/01/2019	09:00:15	EWX Expense Waive	630,474.25	54,869.62-	517.50	.00
05/01/2019	09:00:18	EWX Expense Waive	630,474.25	54,869.62-	2,670.00	.00

Detail Transaction History

MSX-XSW

MSX-SHST

--Run Date/Time--
05/07/2019 06:49

DATE 08/28/2019

PHH MORTGAGE SERVICES
1 MORTGAGE WAY
MT LAUREL, NJ 08054

CUSTOMER ACCOUNT ACTIVITY STATEMENT

MORT NAME DAVID WAGNER
STREET 55 DOWNING ST
CITY STATE ZIP EAST GREENWICH, RI, 02818

LOAN NUMBER: [REDACTED]

ACTIVITY FOR PERIOD 01/01/2019 - 08/28/2019

Loan Number	Transaction Date	Transaction Code	Due Date	Fees Paid	Suspense Amount	Fees Assessed	Principal Amount	Interest Amount	Escrow Amount	Advance Amount	Total Amount	Principal Amount	Total Amount	Escrow Balance	Advance Balance	Suspense Balance
[REDACTED]	01/01/2019	132	2540.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2540.70	691114.28	-54869.62	0.00	0.00	0.00
05/03/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.50	0.00	691114.28	-54869.62	14.50	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.25	0.00	691114.28	-54869.62	27.75	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.25	0.00	691114.28	-54869.62	41.00	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.50	0.00	691114.28	-54869.62	54.25	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.50	0.00	691114.28	-54869.62	68.75	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.50	0.00	691114.28	-54869.62	83.25	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.50	0.00	691114.28	-54869.62	97.75	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.50	0.00	691114.28	-54869.62	112.25	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.50	0.00	691114.28	-54869.62	126.75	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.50	0.00	691114.28	-54869.62	141.25	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.50	0.00	691114.28	-54869.62	155.75	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.50	0.00	691114.28	-54869.62	170.25	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.50	0.00	691114.28	-54869.62	184.75	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.50	0.00	691114.28	-54869.62	199.25	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.50	0.00	691114.28	-54869.62	213.75	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.50	0.00	691114.28	-54869.62	228.25	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.25	0.00	691114.28	-54869.62	241.50	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.25	0.00	691114.28	-54869.62	254.75	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.25	0.00	691114.28	-54869.62	268.00	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.25	0.00	691114.28	-54869.62	281.25	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.25	0.00	691114.28	-54869.62	294.50	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.25	0.00	691114.28	-54869.62	307.75	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.25	0.00	691114.28	-54869.62	321.00	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1128.43	0.00	691114.28	-54869.62	334.25	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	656.00	0.00	691114.28	-54869.62	1462.68	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	564.21	0.00	691114.28	-54869.62	2121.68	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.46	0.00	691114.28	-54869.62	2685.88	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60.04	0.00	691114.28	-54869.62	2691.35	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1721.25	0.00	691114.28	-54869.62	2751.39	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85.00	0.00	691114.28	-54869.62	4472.64	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	948.75	0.00	691114.28	-54869.62	4557.64	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	282.00	0.00	691114.28	-54869.62	4839.64	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1096.43	0.00	691114.28	-54869.62	5936.07	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	857.00	0.00	691114.28	-54869.62	6793.07	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.30	0.00	691114.28	-54869.62	6798.37	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.78	0.00	691114.28	-54869.62	6814.15	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	282.00	0.00	691114.28	-54869.62	7762.90	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85.00	0.00	691114.28	-54869.62	9243.20	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42.29	0.00	691114.28	-54869.62	7805.19	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.30	0.00	691114.28	-54869.62	7810.49	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	548.21	0.00	691114.28	-54869.62	8358.70	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517.50	0.00	691114.28	-54869.62	8876.20	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	691114.28	-54869.62	9158.20	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85.00	0.00	691114.28	-54869.62	9243.20	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218.24	0.00	691114.28	-54869.62	9461.44	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	756.00	0.00	691114.28	-54869.62	10211.44	0.00	0.00
05/06/2019	745	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	181.00	0.00	691114.28	-54869.62	10392.44	0.00	0.00
05/23/2019	313	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-3867.92	0.00	691114.28	-54869.62	10392.44	0.00	0.00
05/31/2019	633	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85.00	0.00	691114.28	-54869.62	10477.44	0.00	0.00
06/10/2019	633	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.50	0.00	691114.28	-54869.62	10491.94	0.00	0.00
08/15/2019	313	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-3701.43	0.00	691114.28	-54869.62	10506.44	0.00	0.00
08/23/2019	313	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	691114.28	-54869.62	-62238.97	10506.44	0.00

EXHIBIT

7



KORDE & ASSOCIATES, P.C.

ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

September 13, 2019

David W. Wagner
55 Downing Street
East Greenwich, RI 02818

Our File No. 16-024547

VIA FIRST CLASS MAIL &
CERTIFIED MAIL

9489 0090 0027 6122 2334 69

Dear Sir/Madam:

Please be advised that this office represents PHH Mortgage Corporation as servicer for Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2006-OPT5, Asset-Backed Certificates, Series 2006-OPT5 (Holder) the present holder of your mortgage to Option One Mortgage Corporation, dated May 25, 2006 in the original principal amount of \$724,500.00. The Holder has brought to our attention your delinquent mortgage account regarding the property located at 55 Downing Street, East Greenwich, RI 02818. You are hereby notified that the Holder hereby elects to accelerate the entire indebtedness and declares the entire balance due and payable forthwith and without further notice. Our client has advised that as of September 3, 2019, the amount of the debt is \$844,069.63. Please note that because interest and other charges continue to accrue pursuant to the terms of the loan documents, the above figure is subject to change. If you would like a payoff statement on your loan, please contact the undersigned.

You are hereby further notified that it is the intention of the Holder to foreclose said Mortgage under the Power of Sale for breach of the conditions of the loan documents.

Please be advised that the amount necessary to reinstate or pay off your loan changes daily. Therefore, if you desire to reinstate or pay off your loan, please contact this office and it will obtain the amount necessary to reinstate or pay off your loan. Please also be advised, however, that the Holder reserves its right, if allowed by the loan documents and applicable law, to refuse to accept a reinstatement and to insist upon full payment of all amounts due.

UNLESS YOU NOTIFY THIS OFFICE WITHIN THIRTY (30) DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN THIRTY (30) DAYS FROM RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL YOU A COPY OF SUCH VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIVING THIS NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

THE LAW DOES NOT REQUIRE THIS OFFICE TO WAIT UNTIL THE END OF THE THIRTY (30) DAY PERIOD BEFORE PROCEEDING WITH LEGAL ACTION TO COLLECT THIS DEBT.

IF HOWEVER, YOU REQUEST IN WRITING PROOF OF THE DEBT OR ANY PORTION THEREOF OR IF YOU REQUEST THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY (30) DAYS FROM THE DATE YOU RECEIVE THIS LETTER, THE FAIR DEBT COLLECTION PRACTICES ACT REQUIRES US TO SUSPEND OUR EFFORTS TO FORECLOSE THE MORTGAGE ON YOUR PROPERTY, EVEN IF WE HAVE ALREADY INITIATED FORECLOSURE PROCEEDINGS, UNTIL WE MAIL YOU THE REQUESTED INFORMATION.

PLEASE BE ADVISED THAT THIS LETTER IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Sincerely,

A handwritten signature in black ink, appearing to read "Catherine V. Eastwood".

Catherine V. Eastwood
CE/ks



KORDE & ASSOCIATES, P.C.
ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

September 13, 2019

David W. Wagner
55 Downing Street
East Greenwich, RI 02818

Our File No. 16-024547

VIA FIRST CLASS MAIL &
CERTIFIED MAIL

9489 0090 0027 6122 2334 69

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You are hereby further notified that it is the intention of the Holder to foreclose said Mortgage under the Power of Sale for breach of the conditions of the loan documents.

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IF HOWEVER, YOU REQUEST IN WRITING PROOF OF THE DEBT OR ANY PORTION THEREOF OR IF YOU REQUEST THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY (30) DAYS FROM THE DATE YOU RECEIVE THIS LETTER, THE FAIR DEBT COLLECTION PRACTICES ACT REQUIRES US TO SUSPEND OUR EFFORTS TO FORECLOSE THE MORTGAGE ON YOUR PROPERTY, EVEN IF WE HAVE ALREADY INITIATED FORECLOSURE PROCEEDINGS, UNTIL WE MAIL YOU THE REQUESTED INFORMATION.

PLEASE BE ADVISED THAT THIS LETTER IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Sincerely,

A handwritten signature in black ink, appearing to read "Catherine V. Eastwood".

Catherine V. Eastwood

CE/ks



KORDE & ASSOCIATES, P.C.

ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

September 13, 2019

David W. Wagner
 P.O. Box 910
 East Greenwich, RI 02818

Our File No. 16-024547

VIA FIRST CLASS MAIL &
CERTIFIED MAIL9489 0090 0027 6122 2334 76

Dear Sir/Madam:

Please be advised that this office represents PHH Mortgage Corporation as servicer for Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2006-OPT5, Asset-Backed Certificates, Series 2006-OPT5 (Holder) the present holder of your mortgage to Option One Mortgage Corporation, dated May 25, 2006 in the original principal amount of \$724,500.00. The Holder has brought to our attention your delinquent mortgage account regarding the property located at 55 Downing Street, East Greenwich, RI 02818. You are hereby notified that the Holder hereby elects to accelerate the entire indebtedness and declares the entire balance due and payable forthwith and without further notice. Our client has advised that as of September 3, 2019, the amount of the debt is \$844,069.63. Please note that because interest and other charges continue to accrue pursuant to the terms of the loan documents, the above figure is subject to change. If you would like a payoff statement on your loan, please contact the undersigned.

You are hereby further notified that it is the intention of the Holder to foreclose said Mortgage under the Power of Sale for breach of the conditions of the loan documents.

Please be advised that the amount necessary to reinstate or pay off your loan changes daily. Therefore, if you desire to reinstate or pay off your loan, please contact this office and it will obtain the amount necessary to reinstate or pay off your loan. Please also be advised, however, that the Holder reserves its right, if allowed by the loan documents and applicable law, to refuse to accept a reinstatement and to insist upon full payment of all amounts due.

UNLESS YOU NOTIFY THIS OFFICE WITHIN THIRTY (30) DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN THIRTY (30) DAYS FROM RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL YOU A COPY OF SUCH VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIVING THIS NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

THE LAW DOES NOT REQUIRE THIS OFFICE TO WAIT UNTIL THE END OF THE THIRTY (30) DAY PERIOD BEFORE PROCEEDING WITH LEGAL ACTION TO COLLECT THIS DEBT.

IF HOWEVER, YOU REQUEST IN WRITING PROOF OF THE DEBT OR ANY PORTION THEREOF OR IF YOU REQUEST THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY (30) DAYS FROM THE DATE YOU RECEIVE THIS LETTER, THE FAIR DEBT COLLECTION PRACTICES ACT REQUIRES US TO SUSPEND OUR EFFORTS TO FORECLOSE THE MORTGAGE ON YOUR PROPERTY, EVEN IF WE HAVE ALREADY INITIATED FORECLOSURE PROCEEDINGS, UNTIL WE MAIL YOU THE REQUESTED INFORMATION.

PLEASE BE ADVISED THAT THIS LETTER IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Sincerely,

Catherine V. Eastwood
 CE/ks



KORDE & ASSOCIATES, P.C.

ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

September 13, 2019

David W. Wagner
 P.O. Box 910
 East Greenwich, RI 02818

Our File No. 16-024547

VIA FIRST CLASS MAIL &
CERTIFIED MAIL

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Catherine V. Eastwood
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